

**Information to identify the case:**

Debtor 1 **Kacey Schuler** Social Security number or ITIN **xxx-xx-9671**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 United States Bankruptcy Court **Eastern District of Missouri** Date chapter 13 filed **January 29, 2021**  
 Case number: **21-40332**

**Official Form 309I****Order and Notice of Chapter 13 Bankruptcy Case****12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 and §1301 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the Bankruptcy Clerk's Office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office by the same deadline. (See section number 13 below for more information.)

To protect your rights, consult an attorney.

**The staff of the Bankruptcy Clerk's Office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.**

**Do not file this notice with any Proof of Claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.**

<b>1. Debtor's full name</b>	<b>About Debtor 1:</b> Kacey Schuler	<b>About Debtor 2:</b>
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1210 Wagon Wheel Trl O'Fallon, MO 63366	
<b>4. Debtor's attorney Name and address</b>	Timothy Patrick Powderly The Powderly Law Firm, L.L.C. 11965 St. Charles Rock Rd. Suite 202 St. Louis, MO 63044	Contact phone: <u>314-770-9890</u> Email: <u>tim@powderlylaw.com</u>
<b>5. Bankruptcy trustee Name and address</b>	Diana S. Daugherty Chapter 13 Trustee P. O. Box 430908 St. Louis, MO 63143	Contact phone: <u>314-781-8100</u>
<b>6. Bankruptcy Clerk's Office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: <a href="https://ecf.moeb.uscourts.gov">https://ecf.moeb.uscourts.gov</a>  Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.	

For more information, see page 2 &gt;

**Call 1-888-790-6875. Once prompted, enter 2551371. For more details see, [www.moeb.uscourts.gov/341meetings](http://www.moeb.uscourts.gov/341meetings)**

The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.

The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.

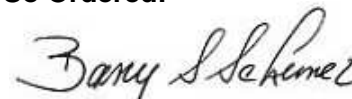
- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: July 28, 2021**

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Twenty-one (21) days after the conclusion of the meeting of creditors or at the confirmation hearing, whichever is earlier.

<b>10. Foreign Creditors</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadline in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the Court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the Court orders otherwise.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the Court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee by the deadline. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge by the deadline.
<b>14. Domestic Support Obligation – Child Support</b>	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

**So Ordered:**


United States Bankruptcy Court Judge

**Date:** February 1, 2021

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov). Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <https://www.moeb.uscourts.gov>.

**Debtor information needed prior to the meeting of creditors:**

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Mean Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

**Debtor Identification:**

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee prior to the start of the meeting of creditors. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist. For more information from the Office of the U.S. Trustee regarding verification of debtor identification and telephone guidelines, please visit the Bankruptcy Court's website at: <https://www.moeb.uscourts.gov/341meetings>

United States Bankruptcy Court  
Eastern District of Missouri

In re:  
Kacey Schuler  
Debtor

Case No. 21-40332-bss  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0865-4  
Date Rcvd: Feb 01, 2021

User: admin  
Form ID: 309ITele

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2021:**

Recip ID	Recipient Name and Address
db	+ Kacey Schuler, 1210 Wagon Wheel Trl, O'Fallon, MO 63366-3765
24981095	+ Big Picture Loans, E23970 Pow Wow Trail, Watersmeet, MI 49969-5125
24982044	+ CABKA North America Inc., Attn: Payroll Department, 123 Byassee Dr., Hazelwood, MO 63042-3103
24981104	+ CLK MULTI FAMILY MANAGEMENT CO, RA: MO SOS, 600 West Main Street, Jefferson City, MO 65101-1592
24981103	CLK MULTI FAMILY MANAGEMENT CO, C/O Tom Osterholt, CLK MULTI FAMILY MANAGEMENT CO, Saint Louis, MO 63105
24981100	+ Carrington Mortgage, PO Box 5001, Westfield, IN 46074-5001
24981102	+ City of Bridgeton, Traffic Division, 12355 Natural Bridge Rd., Bridgeton, MO 63044-2020
24981106	+ Daniel Rabin For Easy Cash ASAP, LLC, PO BOX 480707, Kansas City, MO 64148-0707
24981118	MSD, 2350 Market Street, St. Louis, MO 63103-2555
24981116	+ Missouri Division Of Employment Security, Benefit Payment Control, PO BOX 3100, Jefferson City, MO 65102-3100
24981117	+ Money Lion of Missouri, PO Box 1547, Sandy, UT 84091-1547
24981121	+ Progressive Insurance, c/o Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
24981122	+ RISE CSO, 4150 International, Ste. 300, Fort Worth, TX 76109-4819

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tim@powderlylaw.com	Feb 02 2021 06:24:00	Timothy Patrick Powderly, The Powderly Law Firm, L.L.C., 11965 St. Charles Rock Rd., Suite 202, St. Louis, MO 63044
tr	+ Email/Text: bncntcs@ch13stl.com	Feb 02 2021 07:23:00	Diana S. Daugherty, Chapter 13 Trustee, P. O. Box 430908, St. Louis, MO 63143-0908
ust	+ Email/Text: ustpreion13.sl.ecf@usdoj.gov	Feb 02 2021 07:23:00	Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
24981094	+ EDI: DCI.COM	Feb 02 2021 07:13:00	AT&T Digital Life, c/o Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268
24981092	+ Email/Text: bankruptcy@af247.com	Feb 02 2021 07:23:00	Advance Financial, 100 Oceanside Dr., Nashville, TN 37204-2351
24981101	+ EDI: PHINGENESIS	Feb 02 2021 07:13:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
24981096	+ EDI: CAPITALONE.COM	Feb 02 2021 07:13:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
24981097	+ EDI: CAPONEAUTO.COM	Feb 02 2021 07:13:00	Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407
24981098	EDI: CAPITALONE.COM	Feb 02 2021 07:13:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
24981099	+ EDI: PRA.COM	Feb 02 2021 07:13:00	Capital One Bank USA NA, c/o Portfolio Recovery, 120 Corporate Blvd., Ste. 100, Norfolk,

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Form ID: 309ITele

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			VA 23502-4952
24981105	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 02 2021 06:30:28	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
24981108	EDI: IRS.COM	Feb 02 2021 07:13:00	Internal Revenue Service, ATTN: Centralized Ins. Op., PO BOX 21126, Philadelphia, PA 19114
24981109	Email/Text: Bankruptcy@joracredit.com	Feb 02 2021 06:25:56	Jora Credit, PO Box 8407, Philadelphia, PA 19101
24981110	+ Email/Text: PBNCNotifications@perituservices.com	Feb 02 2021 06:25:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
24981111	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 02 2021 06:28:36	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
24981115	Email/Text: bankruptcy@labor.mo.gov	Feb 02 2021 06:25:00	Missouri Division Of Employment Security, ATTN: Ninion Riley - Overpayment Counsel, PO BOX 59, Jefferson City, MO 65104-0059
24981112	+ Email/Text: jhill@arc1.biz	Feb 02 2021 07:22:00	Metro Imaging, C/O Account Resolution Corp., 700 Goddard Ave., Chesterfield, MO 63005-1100
24981113	Email/Text: ecfnofices@dor.mo.gov	Feb 02 2021 06:25:00	Missouri Department Of Revenue, Bankruptcy Unit PO Box 475, 301 W High Street, Jefferson City, MO 65105-2200
24981114	Email/Text: ecfnofices@dor.mo.gov	Feb 02 2021 06:25:00	Missouri Department Of Revenue, PO BOX 2200, Jefferson City, MO 65105-2200
24981119	+ Email/Text: electronicbkydocs@nelnet.net	Feb 02 2021 07:22:00	Nelnet, 3015 S. Parker Rd., Ste. 400, Aurora, CO 80014-2904
24981120	+ Email/Text: opportunitynotices@gmail.com	Feb 02 2021 07:22:00	Opportunity Financial, 11 East Adams St., #501, Chicago, IL 60603-6333
24981125	+ Email/Text: bankruptcydepartment@tsico.com	Feb 02 2021 07:23:00	SSM DePaul Hospital, c/o Transworld Systems, PO Box 15270, Wilmington, DE 19850-5270
24981123	+ EDI: CCS.COM	Feb 02 2021 07:13:00	Safeco Insurance, c/o Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
24981124	+ Email/Text: bankruptcy@speedyinc.com	Feb 02 2021 06:25:00	Speedy Cash, Attn: Bankruptcy, PO Box 780408, Wichita, KS 67278-0408
24981093	Email/Text: bankruptcycollectionnotices@togethercu.org	Feb 02 2021 06:25:00	Anheuser Busch Employee Credit Union, 1001 Lynch St., St. Louis, MO 63118
24981438	Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Feb 02 2021 06:25:00	United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
24981439	*	Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
24981107	##+	Easy Cash ASAP, LLC, 9240 Glenwood Park, Ste. A, Overland Park, KS 66212-1370

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0865-4  
Date Rcvd: Feb 01, 2021

User: admin  
Form ID: 309ITele

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
Timothy Patrick Powderly	on behalf of Debtor Kacey Schuler tim@powderlylaw.com powderlylawmycmecf@gmail.com;info@andreyukbrazil.com;R51502@notify.bestcase.com

TOTAL: 3